



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name CITIZENS FINANCIAL GROUP, INC.

City/State PROVIDENCE, RI

Bank Holding Company Information

Federal Reserve District: 1

Consolidated Assets (\$000): 187,548,624

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

CITIZENS FINANCIAL GROUP, INC.
ONE CITIZENS PLAZA

PROVIDENCE, RI 02903

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BHC Name

City/State

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	184,540,253	174,916,558	176,434,423	162,863,617	155,756,231
Net income (\$000)	1,788,652	601,490	1,057,451	1,790,538	1,721,470
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.46	2.65	32	2.65	2.80	34	2.61	2.77	34	2.85	3.01	34	2.93	3.08	34
+ Non-interest income	1.10	1.09	56	1.32	1.21	61	1.31	1.21	60	1.14	1.32	53	1.01	1.31	42
- Overhead expense	2.18	2.21	51	2.38	2.59	48	2.37	2.57	45	2.33	2.69	32	2.33	2.71	28
- Provision for credit losses	-0.28	-0.12	18	1.02	0.66	83	0.81	0.51	84	0.27	0.15	81	0.21	0.14	76
+ Securities gains (losses)	0.01	0.01	72	0	0.03	46	0	0.02	44	0.01	0.01	70	0.01	0	89
+ Other tax equivalent adjustments	-0.01	0	2	-0.01	0	2	-0.01	0	4	-0.01	0	2	0	0	45
= Pretax net operating income (tax equivalent)	1.66	1.76	49	0.56	0.91	23	0.74	1.04	24	1.39	1.56	34	1.41	1.57	35
Net operating income	1.29	1.34	49	0.46	0.70	25	0.60	0.81	27	1.10	1.19	35	1.11	1.24	32
Net income	1.29	1.34	49	0.46	0.71	25	0.60	0.82	27	1.10	1.19	35	1.11	1.24	32
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.92	3.12	34	3.44	3.64	31	3.33	3.55	32	4.21	4.41	35	4.07	4.24	38
Interest expense	0.21	0.26	47	0.54	0.58	53	0.48	0.52	51	1.07	1.08	53	0.86	0.86	57
Net interest income (tax equivalent)	2.71	2.85	33	2.90	3.05	37	2.85	3.01	36	3.14	3.33	33	3.21	3.38	34
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.29	0.12	90	0.52	0.28	81	0.54	0.27	82	0.36	0.21	80	0.28	0.22	73
Earnings coverage of net loan and lease losses (X)	7.10	26.30	24	4.11	20.97	22	3.94	22.91	17	6.26	24.40	24	7.92	21.75	29
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.50	1.32	70	2.03	1.58	78	1.97	1.58	77	1.05	0.83	77	1.06	0.90	74
Allowance for loan and lease losses / Total loans and leases	1.47	1.30	68	1.98	1.55	77	1.91	1.55	75	1.02	0.81	74	1.06	0.89	75
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.66	0.58	66	1.02	0.71	79	0.85	0.71	68	0.62	0.57	61	0.67	0.61	62
30-89 days past due loans and leases / Total loans and leases	0.42	0.29	76	0.51	0.37	72	0.54	0.39	75	0.53	0.43	70	0.56	0.44	71
Liquidity and Funding															
Net noncore funding dependence	-4.92	-3.31	45	4.38	6.19	50	1.04	3.20	47	16.13	14.45	58	17.47	16.62	59
Net short-term noncore funding dependence	-7.43	-9.17	48	0.10	-2.71	56	-2.94	-4.76	53	8.44	3.38	60	7.84	4.66	52
Net loans and leases / Total assets	66.52	58.81	70	70.20	63	67	68.38	61.58	68	72.86	63.77	73	72.36	63.98	72
Capitalization															
Tier 1 leverage ratio	9.75	9.07	72	9.49	9.05	67	9.45	9.13	63	10	9.76	61	10.01	9.71	61
Holding company equity capital / Total assets	12.49	10.79	76	12.51	11.12	72	12.34	11.16	69	13.37	12.43	62	12.93	12.22	66
Total equity capital (including minority interest) / Total assets	12.49	10.91	75	12.51	11.24	70	12.34	11.29	68	13.37	12.57	62	12.93	12.27	66
Common equity tier 1 capital / Total risk-weighted assets	10.27	12.64	14	9.82	12.26	12	9.95	12.38	12	10.01	12.17	20	10.63	12.12	28
Net loans and leases / Equity capital (X)	5.33	5.47	51	5.61	5.73	48	5.54	5.58	51	5.45	5.21	59	5.60	5.29	57
Cash dividends / Net income	32.57	27.22	61	96.33	49.74	89	73.75	42.30	90	38.47	33.12	57	29.05	27.31	48
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	4.44	9.51	27	8.86	16.67	25	10.62	16.68	34	3.16	9.26	30	5.43	7	54
Equity capital	4.25	7.52	39	2.83	6.54	34	2.13	6.99	27	6.65	10.49	45	2.69	7.89	36
Net loans and leases	-1.05	-0.66	57	6.41	12.75	35	3.82	9.07	34	3.88	9.10	29	5.97	7.89	47
Noncore funding	-50.37	-21.64	14	-34.30	-6.57	12	-40.29	-12.18	17	-6.79	6.59	26	18.70	10.67	71
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	13.22	10.65	70	15.30	13.73	68	15.18	13.56	69	11.19	13.04	62	9.55	13.37	58
Equity investment in subsidiaries / Equity capital	97.16	103.15	12	98.68	103.27	20	98.22	102.81	22	99.41	103.22	25	99.31	103.10	26
Cash from ops + noncash items + op expense / Op expense + dividends	148.41	155.61	55	97.40	142.45	26	119.29	147.24	42	162.56	190.27	45	289.62	174.91	88

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	3,233,634	3,652,242	4,765,017	5,441,058	4,976,303	-11.46	22.49
Income from lease financing receivables.....	36,791	49,934	63,996	76,595	82,364	-26.32	-48.01
Fully taxable income on loans and leases.....	3,270,422	3,702,176	4,829,002	5,517,627	5,058,612	-11.66	20.65
Tax-exempt income on loans and leases.....	3	0	11	26	55		-97.17
Estimated tax benefit on income on loans and leases.....	765	0	1,186	3,239	5,507		-91.04
Income on loans and leases (tax equivalent).....	3,271,190	3,702,176	4,830,199	5,520,892	5,064,174	-11.64	20.30
Investment interest income (tax equivalent).....	374,676	399,870	519,757	636,254	651,448	-6.30	-12.49
Interest on balances due from depository institutions.....	10,474	7,575	10,299	30,083	29,133	38.27	79.84
Interest income on other earning assets.....	12,019	14,092	17,346	30,086	43,449	-14.71	-39.18
Total interest income (tax equivalent).....	3,668,359	4,123,713	5,377,601	6,217,315	5,788,204	-11.04	15.61
Interest on time deposits of \$250K or more.....	6,786	35,493	41,861	89,490	53,465	-80.88	
Interest on time deposits < \$250K.....	25,805	136,941	157,378	334,621	234,765	-81.16	
Interest on foreign office deposits.....	187	1,752	1,954	2,374	1,247	-89.33	-81.37
Interest on other deposits.....	95,306	266,175	309,117	729,274	495,724	-64.19	-21.82
Interest on other borrowings and trading liabilities.....	85,944	156,721	190,218	350,151	363,258	-45.16	45.75
Interest on subordinated debt and mandatory convertible securities.....	49,193	53,929	70,351	69,457	77,955	-8.78	-58.54
Total interest expense.....	263,221	651,011	770,879	1,575,367	1,226,414	-59.57	-29.12
Net interest income (tax equivalent).....	3,405,138	3,472,702	4,606,722	4,641,948	4,561,790	-1.95	21.54
Non-interest income.....	1,527,219	1,728,073	2,303,770	1,849,292	1,571,987	-11.62	37.38
Adjusted operating income (tax equivalent).....	4,932,357	5,200,775	6,910,492	6,491,240	6,133,777	-5.16	26.04
Overhead expense.....	3,020,071	3,128,242	4,173,489	3,800,106	3,623,057	-3.46	19.95
Provision for credit losses.....	-386,300	1,340,289	1,431,089	439,252	322,784		
Securities gains (losses).....	9,106	4,445	4,452	17,465	16,116	104.86	350.57
Other tax equivalent adjustments.....	-13,450	-7,863	-9,890	-10,912	0		
Pretax net operating income (tax equivalent).....	2,294,247	728,856	1,300,506	2,258,443	2,203,931	214.77	100.87
Applicable income taxes.....	504,762	125,523	240,655	459,631	461,935	302.13	41.43
Tax equivalent adjustments.....	833	1,843	2,400	8,274	20,526	-54.80	-96.24
Applicable income taxes (tax equivalent).....	505,595	127,366	243,055	467,905	482,461	296.96	33.38
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	1,788,652	601,490	1,057,451	1,790,538	1,721,470	197.37	134.40
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,788,652	601,490	1,057,451	1,790,538	1,721,470	197.37	134.40
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,788,652	601,490	1,057,451	1,790,538	1,721,470	197.37	134.40
Investment securities income (tax equivalent).....	374,676	399,870	519,757	636,254	651,448	-6.30	-12.49
US Treasury and agency securities (excluding mortgage-backed securities).....	7	398	421	1,941	218	-98.24	-82.93
Mortgage-backed securities.....	341,228	387,889	500,064	614,740	632,963	-12.03	-17.63
All other securities.....	33,441	11,583	19,272	19,573	18,267	188.71	141.60
Cash dividends declared.....	582,618	579,440	779,843	688,833	500,082	0.55	202.03
Common.....	502,080	504,305	672,211	615,873	471,460	-0.44	180.26
Preferred.....	80,538	75,135	107,632	72,960	28,622	7.19	485.73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.65	2.90	28	3.14	3.35	29	3.05	3.27	27	3.82	4	32	3.72	3.87	38
Less: Interest expense	0.19	0.24	48	0.50	0.54	51	0.44	0.48	50	0.97	0.98	53	0.79	0.79	59
Equals: Net interest income (tax equivalent)	2.46	2.65	32	2.65	2.80	34	2.61	2.77	34	2.85	3.01	34	2.93	3.08	34
Plus: Non-interest income	1.10	1.09	56	1.32	1.21	61	1.31	1.21	60	1.14	1.32	53	1.01	1.31	42
Equals: adjusted operating income (tax equivalent)	3.56	3.80	39	3.96	4.06	51	3.92	4.04	45	3.99	4.41	29	3.94	4.46	26
Less: Overhead expense	2.18	2.21	51	2.38	2.59	48	2.37	2.57	45	2.33	2.69	32	2.33	2.71	28
Less: Provision for credit losses	-0.28	-0.12	18	1.02	0.66	83	0.81	0.51	84	0.27	0.15	81	0.21	0.14	76
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	72	0	0.03	46	0	0.02	44	0.01	0.01	70	0.01	0	89
Plus: other tax equivalent adjustments	-0.01	0	2	-0.01	0	2	-0.01	0	4	-0.01	0	2	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.66	1.76	49	0.56	0.91	23	0.74	1.04	24	1.39	1.56	34	1.41	1.57	35
Less: Applicable income taxes (tax equivalent)	0.37	0.41	37	0.10	0.21	21	0.14	0.23	23	0.29	0.36	29	0.31	0.33	43
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.29	1.34	49	0.46	0.70	25	0.60	0.81	27	1.10	1.19	35	1.11	1.24	32
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.29	1.34	49	0.46	0.71	25	0.60	0.82	27	1.10	1.19	35	1.11	1.24	32
Memo: Net income (last four quarters)	1.22	1.30	45	0.61	0.81	28	0.60	0.82	27	1.10	1.19	35	1.11	1.24	32
Net income—BHC and noncontrolling (minority) interest	1.29	1.35	48	0.46	0.72	24	0.60	0.83	27	1.10	1.20	35	1.11	1.25	32
Margin Analysis															
Average earning assets / Average assets	90.87	93.09	24	91.43	92.11	41	91.53	92.32	37	90.66	91.05	45	91.30	91.48	50
Average interest-bearing funds / Average assets	60.53	61.98	48	64.88	64.67	52	64.21	64.06	53	67.01	65.57	59	66.47	65.56	60
Interest income (tax equivalent) / Average earning assets	2.92	3.12	34	3.44	3.64	31	3.33	3.55	32	4.21	4.41	35	4.07	4.24	38
Interest expense / Average earning assets	0.21	0.26	47	0.54	0.58	53	0.48	0.52	51	1.07	1.08	53	0.86	0.86	57
Net interest income (tax equivalent) / Average earning assets	2.71	2.85	33	2.90	3.05	37	2.85	3.01	36	3.14	3.33	33	3.21	3.38	34
Yield or Cost															
Total loans and leases (tax equivalent)	3.44	4.07	17	3.84	4.35	19	3.76	4.27	20	4.61	5.09	21	4.43	4.95	19
Interest-bearing bank balances	0.11	0.13	19	0.19	0.36	17	0.16	0.27	19	1.27	2.04	13	1.02	1.64	12
Federal funds sold and reverse repos		0.25			0.75			0.68		6.54	2.44	97		2.17	
Trading assets	0.39	0.45	68	0.44	0.65	63	0.40	0.60	63	1.02	0.99	61	1.69	1.11	61
Total earning assets	2.91	3.09	35	3.43	3.61	32	3.32	3.51	32	4.20	4.36	37	4.06	4.20	42
Investment securities (tax equivalent)	1.87	1.77	56	2.20	2.36	35	2.13	2.25	38	2.56	2.76	35	2.59	2.68	44
US Treasury and agency securities (excluding mortgage-backed securities)	0.09	1.23	4	2.57	1.85	82	2.32	1.75	78	2.20	2.32	48	1.46	2.05	12
Mortgage-backed securities	1.74	1.55	68	2.12	2.17	39	2.05	2.05	48	2.50	2.61	36	2.53	2.50	52
All other securities	3.91	2.85	82	5.59	3.28	92	4.47	3.24	84	307.52	4.06	97	239.18	4.20	98
Interest-bearing deposits	0.17	0.22	39	0.59	0.60	54	0.51	0.53	53	1.23	1.10	62	0.91	0.81	64
Time deposits of \$250K or more	0.39	0.70	19	1.02	1.53	14	0.96	1.42	16	1.44	1.96	14	1.12	1.44	23
Time deposits < \$250K	0.71	0.67	61	1.78	1.47	74	1.67	1.36	75	2.38	1.82	86	1.81	1.29	85
Other domestic deposits	0.13	0.16	48	0.42	0.41	54	0.36	0.36	53	0.99	0.93	57	0.72	0.67	63
Foreign deposits	0.12	0.12	62	0.36	0.48	42	0.33	0.42	42	0.70	1.19	33	0.47	0.97	28
Federal funds purchased and repos	0.09	0.18	43	0.41	0.71	30	0.34	0.62	29	1.37	1.86	35	0.95	1.51	33
Other borrowed funds and trading liabilities	1.75	1.29	67	1.94	1.54	73	1.89	1.50	71	2.74	2.38	69	2.57	2.28	69
All interest-bearing funds	0.31	0.38	45	0.76	0.82	51	0.68	0.74	51	1.44	1.49	51	1.18	1.19	61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	1,527,219	1,728,073	2,303,770	1,849,292	1,571,987
Fiduciary activities income	37,611	33,763	45,169	42,766	26,234
Service charges on deposit accounts - domestic	298,857	287,726	386,386	493,211	505,778
Trading revenue	29,762	59,663	75,757	81,597	57,157
Investment banking fees and commissions	244,664	194,223	275,302	233,744	192,679
Insurance activities revenue	2,540	2,834	3,985	4,521	2,363
Venture capital revenue	0	0	0	0	0
Net servicing fees	39,910	45,605	48,514	81,676	33,972
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	324,832	699,258	893,964	215,581	84,156
Other non-interest income	549,043	405,001	574,693	696,196	669,648
Total overhead expenses	3,020,071	3,128,242	4,173,489	3,800,106	3,623,057
Personnel expense	1,583,995	1,591,202	2,129,402	2,033,144	1,888,005
Net occupancy expense	487,568	471,867	628,887	614,398	590,507
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	7,228	8,291	10,732	10,568	2,672
Other operating expenses	941,280	1,056,882	1,404,468	1,141,996	1,141,873
Fee income on mutual funds and annuities	132,962	110,075	148,778	149,174	143,351
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	17,366	17,930	17,584	17,997	18,140
Average personnel expense per employee	91.21	88.75	121.10	112.97	104.08
Average assets per employee	10,626.53	9,755.52	10,033.80	9,049.49	8,586.34

	BHC	Peer # 1	Pct													
Analysis Ratios																
Mutual fund fee income / Non-interest income	8.71	2.14	95	6.37	2.09	88	6.46	2.02	91	8.07	2.72	89	9.12	3.08	89	
Overhead expenses / Net Interest Income + non-interest income	61.41	58.85	60	60.26	62.06	48	60.50	62.28	45	58.72	61.29	43	59.27	60.88	42	
Percent of Average Assets																
Total overhead expense	2.18	2.21	51	2.38	2.59	48	2.37	2.57	45	2.33	2.69	32	2.33	2.71	28	
Personnel expense	1.14	1.23	39	1.21	1.30	42	1.21	1.30	44	1.25	1.41	34	1.21	1.44	30	
Net occupancy expense	0.35	0.24	92	0.36	0.26	86	0.36	0.26	86	0.38	0.28	84	0.38	0.28	84	
Other operating expenses	0.69	0.72	54	0.81	0.95	51	0.80	0.94	52	0.71	0.97	29	0.73	0.97	29	
Overhead less non-interest income	1.08	1.08	44	1.07	1.27	35	1.06	1.25	36	1.20	1.32	38	1.32	1.38	41	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	61.23	58.34	62	60.15	61.60	52	60.39	61.82	48	58.54	60.64	45	59.07	60.37	46	
Personnel expense	32.11	32.89	37	30.60	32.31	34	30.81	32.36	36	31.32	32.39	40	30.78	32.51	36	
Net occupancy expense	9.89	6.26	92	9.07	6.55	87	9.10	6.58	86	9.47	6.52	90	9.63	6.48	93	
Other operating expenses	19.23	18.68	55	20.48	22.16	52	20.48	22.28	55	17.76	21.20	32	18.66	20.90	37	
Total non-interest income	30.96	28.20	60	33.23	28.52	64	33.34	28.83	63	28.49	29.23	60	25.63	28.50	50	
Fiduciary activities income	0.76	2.27	37	0.65	2.06	36	0.65	2.09	36	0.66	1.97	40	0.43	2.14	36	
Service charges on domestic deposit accounts	6.06	3.25	90	5.53	3.23	85	5.59	3.27	85	7.60	3.88	95	8.25	4.15	94	
Trading revenue	0.60	0.68	68	1.15	1.37	69	1.10	1.28	68	1.26	1.18	71	0.93	0.85	73	
Investment banking fees and commissions	4.96	2.46	82	3.73	2.59	78	3.98	2.46	79	3.60	3.54	76	3.14	3.42	73	
Insurance activities revenue	0.05	0.38	46	0.05	0.41	47	0.06	0.41	48	0.07	0.47	47	0.04	0.47	43	
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41	
Net servicing fees	0.81	0.56	75	0.88	-0.04	87	0.70	0.01	86	1.26	0.28	89	0.55	0.65	61	
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44	
Net gain (loss) - sales of loans, OREO, and other assets	6.59	3.64	79	13.45	3.74	91	12.94	3.92	88	3.32	1.86	76	1.37	1.61	58	
Other non-interest income	11.13	9.39	71	7.79	9.49	46	8.32	9.65	50	10.73	10.04	67	10.92	9.86	66	
Overhead less non-interest income	30.27	29.67	43	26.92	31.97	30	27.06	31.93	31	30.05	31.06	38	33.44	31.46	50	
Applicable income taxes / Pretax net operating income (tax equivalent)	22	21.49	53	17.22	18.64	34	18.50	18.63	42	20.35	20.56	51	20.96	19.04	64	
Applicable income tax + TE / Pretax net operating income + TE	22.04	23.11	36	17.47	22.16	14	18.69	21.18	23	20.72	23.23	26	21.89	21.56	47	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	53,954,178	54,012,222	53,656,416	51,874,550	50,423,188	-0.11	19.73
Commercial and industrial loans	37,661,986	40,553,135	39,866,643	36,533,272	35,971,002	-7.13	22.05
Loans to individuals	30,571,847	28,191,100	29,061,320	27,541,729	24,974,058	8.45	38.94
Loans to depository institutions and acceptances of other banks	150,535	99,454	99,103	151,122	518	51.36	949.39
Agricultural loans	0	0	0	0	0		
Other loans and leases	4,271,432	5,759,238	5,397,737	6,171,436	6,376,201	-25.83	-46.62
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	126,609,978	128,615,149	128,081,219	122,272,109	117,744,967	-1.56	19.51
Less: Allowance for loan and lease losses	1,855,212	2,541,935	2,442,978	1,251,717	1,242,352	-27.02	49.58
Net loans and leases	124,754,766	126,073,214	125,638,241	121,020,392	116,502,615	-1.05	19.15
Debt securities that reprice or mature in over 1 year	24,291,458	23,368,719	23,758,444	23,017,017	23,164,606	3.95	5.35
Mutual funds and equity securities	87,632	56,620	65,272	46,286	180,729	54.77	
Subtotal	149,133,856	149,498,553	149,461,957	144,083,695	139,847,950	-0.24	16.73
Interest-bearing bank balances	12,721,066	8,484,872	11,870,956	2,487,803	3,135,907	49.93	370.46
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	3,111,015	2,093,199	2,418,468	797,376	895,267	48.62	89.82
Trading assets	1,902,615	2,126,527	1,983,847	969,792	544,752	-10.53	133.71
Total earning assets	166,868,552	162,203,151	165,735,228	148,338,666	144,423,876	2.88	25.54
Non-interest-bearing cash and due from depository institutions	1,362,615	1,103,464	1,328,190	1,438,393	1,523,829	23.49	16.29
Premises, fixed assets, and leases	1,483,636	1,434,072	1,559,324	1,459,999	791,239	3.46	174.80
Other real estate owned	18,533	23,729	15,776	38,097	28,998	-21.90	-60.70
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	17,815,288	14,819,010	15,090,022	14,814,735	14,236,745	20.22	39.54
Total assets	187,548,624	179,583,426	183,728,540	166,089,890	161,004,687	4.44	27.20
Quarterly average assets	186,344,848	177,569,332	180,988,018	165,105,996	159,150,631	4.94	29.03
Average loans and leases (YTD)	126,824,334	128,579,545	128,340,683	119,675,394	114,287,130	-1.37	23.20
Memoranda							
Loans held-for-sale	3,197,363	3,552,232	3,854,622	3,161,171	1,068,056	-9.99	601.30
Loans not held-for-sale	123,412,615	125,062,917	124,226,597	119,110,938	116,676,911	-1.32	16.99
Real estate loans secured by 1-4 family	35,959,143	35,920,079	35,775,153	34,745,134	33,790,315	0.11	13.00
Commercial real estate loans	17,995,035	18,092,143	17,881,263	17,129,416	16,628,931	-0.54	35.89
Construction and land development	4,881,932	4,357,845	4,555,768	3,522,169	4,024,036	12.03	73.00
Multifamily	1,170,903	1,096,307	1,056,726	1,161,904	791,702	6.80	116.65
Nonfarm nonresidential	11,942,200	12,637,991	12,268,769	12,445,343	11,813,193	-5.51	20.87
Real estate loans secured by farmland	0	0	0	0	3,942		
Total investment securities	27,490,105	25,518,538	26,242,184	23,860,679	24,240,602	7.73	11.31
U.S. Treasury securities	10,555	10,681	10,729	70,678	23,983	-1.18	-29.58
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	2,362	3,785	3,217	4,574	5,031	-37.60	-71.58
Mortgage-backed securities	25,835,555	24,633,364	25,269,597	23,737,713	24,028,893	4.88	4.72
Asset-backed securities	1,554,001	814,088	893,369	1,428	1,966	90.89	54811.70
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	87,632	56,620	65,272	46,286	180,729	54.77	
Available-for-sale securities	24,910,557	22,884,385	22,942,361	20,612,675	19,894,929	8.85	28.35
U.S. Treasury securities	10,555	10,681	10,729	70,678	23,983	-1.18	-29.58
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	2,362	3,785	3,217	4,574	5,031	-37.60	-71.58
Mortgage-backed securities	24,130,193	22,055,831	22,927,391	20,535,995	19,863,949	9.41	24.50
Asset-backed securities	767,447	814,088	1,024	1,428	1,966	-5.73	27018.27
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	75,567	131,107	121,960	39,806	-124,258	-42.36	-46.87
Available-for-sale securities appreciation (depreciation)	12,111	612,841	577,737	95,945	-580,627	-98.02	-96.24
Structured notes, fair value	0	0	0	0	0		
Pledged securities	4,790,674	4,363,275	4,510,323	4,597,039	4,552,777	9.80	-7.04

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	9,799,146	6,052,897	9,446,340	3,998,072	6,876,057	61.89	63.04
NOW, ATS and transaction accounts	9,934,387	9,310,729	8,955,705	7,690,262	5,969,141	6.70	47.56
Time deposits less brokered deposits < \$250K	2,885,406	2,528,043	1,783,020	5,823,482	6,610,499	14.14	
MMDA and other savings accounts	127,096,450	117,024,090	119,638,411	95,316,887	87,885,067	8.61	54.11
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	149,715,389	134,915,759	139,823,476	112,828,703	107,340,764	10.97	51.81
Time deposits of \$250K or more	1,625,469	3,414,870	3,165,604	5,848,036	5,153,006	-52.40	
Foreign deposits	427,080	603,751	242,208	364,592	201,430	-29.26	-60.37
Federal funds purchased and repos	417	233,756	230,902	265,081	1,155,574	-99.82	-99.95
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,791,552	2,713,259	2,087,351	2,735,709	1,783,505	-33.97	-28.49
Other borrowings w/remaining maturity over 1 year	3,630,954	5,803,695	5,791,463	10,620,358	12,796,620	-37.44	-63.47
Brokered deposits < \$250K	1,024,597	4,358,102	4,328,393	6,702,790	7,379,923	-76.49	
Noncore funding	8,500,069	17,127,433	15,845,921	26,536,566	28,470,058	-50.37	-63.61
Trading liabilities	192,348	92,694	121,326	117,651	269,688	107.51	-68.16
Subordinated notes and debentures + trust preferred securities	1,556,554	1,550,183	1,551,935	1,639,288	1,638,546	0.41	-20.98
Other liabilities	4,161,480	3,428,637	3,712,717	2,766,313	2,469,120	21.37	53.56
Total liabilities	164,125,840	157,114,706	161,055,375	143,888,521	140,188,176	4.46	28.97
Equity Capital							
Perpetual preferred stock (including surplus)	2,013,874	1,964,870	1,965,049	1,569,788	839,563	2.49	714.98
Common stock	5,711	5,697	5,699	5,682	5,668	0.25	1.15
Common surplus	18,980,506	18,921,522	18,939,664	18,890,593	18,815,088	0.31	1.28
Retained earnings	7,648,127	6,189,430	6,444,987	6,498,131	5,385,159	23.57	207.99
Accumulated other comprehensive income	-507,086	10,549	-58,886	-409,477	-1,095,620		
Other equity capital components	-4,718,348	-4,623,348	-4,623,348	-4,353,348	-3,133,347		
Total holding company equity capital	23,422,784	22,468,720	22,673,165	22,201,369	20,816,511	4.25	16.06
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	23,422,784	22,468,720	22,673,165	22,201,369	20,816,511	4.25	16.06
Total liabilities and capital	187,548,624	179,583,426	183,728,540	166,089,890	161,004,687	4.44	27.20
Memoranda							
Non-interest-bearing deposits	49,328,765	42,030,554	44,695,355	29,932,748	30,196,407	17.36	77.46
Interest-bearing deposits	103,463,770	101,261,928	102,864,326	95,811,373	89,878,716	2.17	27.99
Total deposits	152,792,535	143,292,482	147,559,681	125,744,121	120,075,123	6.63	40.65
Long-term debt that reprices within 1 year	249,682	798,657	798,845	798,094	1,047,534	-68.74	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	22,673,165	22,201,369	22,201,369	20,816,511	20,270,492		
Accounting restatements	0	-330,751	-330,751	11,266	0		
Net income	1,788,652	601,490	1,057,451	1,790,538	1,721,470		
Net sale of new perpetual preferred stock	45,933	395,082	395,260	730,225	592,455		
Net sale of new common stock	40,854	30,944	49,087	75,519	34,431		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	95,000	270,000	270,000	1,220,000	1,025,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	582,618	579,440	779,843	688,833	500,082		
Change in other comprehensive income	-448,202	420,026	350,592	686,143	-277,255		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	23,422,784	22,468,720	22,673,165	22,201,369	20,816,511		

BHC Name

City/State

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	28.77	36.06	30	30.08	36.66	32	29.20	36.22	33	31.23	37.78	37	31.32	37.19	37
Commercial and industrial loans	20.08	11.11	89	22.58	14.40	87	21.70	13.52	86	22	12.02	87	22.34	12.85	84
Loans to individuals	16.30	3.60	90	15.70	3.57	93	15.82	3.40	94	16.58	4.20	92	15.51	4.31	91
Loans to depository institutions and acceptances of other banks	0.08	0.02	89	0.06	0.03	86	0.05	0.03	85	0.09	0.04	84	0	0.05	59
Agricultural loans	0	0.21	11	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases	2.28	4.26	36	3.21	4.66	47	2.94	4.63	46	3.72	5.01	46	3.96	5	47
Net loans and leases	66.52	58.81	70	70.20	63	67	68.38	61.58	68	72.86	63.77	73	72.36	63.98	72
Debt securities over 1 year	12.95	18.32	30	13.01	14.80	40	12.93	15.55	35	13.86	14.60	51	14.39	14.63	52
Mutual funds and equity securities	0.05	0.05	66	0.03	0.06	55	0.04	0.05	55	0.03	0.06	53	0.11	0.06	78
Subtotal	79.52	78.17	45	83.25	79.07	58	81.35	78.16	55	86.75	79.65	72	86.86	79.97	73
Interest-bearing bank balances	6.78	9.37	35	4.72	6.40	41	6.46	7.51	42	1.50	3.06	36	1.95	3.04	45
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.66	1.51	65	1.17	1.85	44	1.32	1.68	51	0.48	1.91	29	0.56	1.96	28
Trading assets	1.01	0.58	81	1.18	1.04	78	1.08	1.01	77	0.58	1.19	72	0.34	1.33	72
Total earning assets	88.97	91.57	18	90.32	90.87	44	90.21	91.05	42	89.31	89.53	46	89.70	89.74	48
Non-interest cash and due from depository institutions	0.73	0.99	28	0.61	1.03	17	0.72	1.07	23	0.87	1.14	28	0.95	1.21	31
Other real estate owned	0.01	0.01	58	0.01	0.03	48	0.01	0.02	41	0.02	0.03	53	0.02	0.04	38
All other assets	10.30	7.39	84	9.06	8.03	65	9.07	7.82	68	9.82	9.27	60	9.35	8.98	54
Memoranda															
Short-term investments	8.44	12.31	36	5.89	10.21	36	7.78	11.17	37	1.98	7.63	25	2.50	7.80	34
U.S. Treasury securities	0.01	1.18	29	0.01	0.91	35	0.01	0.84	37	0.04	1.03	38	0.01	1.04	38
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0	0.59	10	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0	1.70	15	0	1.60	19	0	1.69	18	0	1.34	18	0	1.62	17
Mortgage-backed securities	13.78	13.46	54	13.72	11.20	63	13.75	11.75	62	14.29	11.44	69	14.92	11.13	71
Asset-backed securities	0.83	0.47	75	0.45	0.31	75	0.49	0.32	75	0	0.28	51	0	0.33	54
Other debt securities	0	0.51	8	0	0.40	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale	1.70	0.50	87	1.98	0.52	90	2.10	0.52	90	1.90	0.39	93	0.66	0.30	79
Loans held for investment	65.80	58.34	72	69.64	63.22	67	67.61	61.72	64	71.71	63.50	69	72.47	63.93	69
Real estate loans secured by 1-4 family	19.17	11.57	82	20	12.28	84	19.47	11.91	83	20.92	13.29	79	20.99	13.46	79
Revolving	6.06	1.44	97	6.39	1.72	98	6.20	1.66	98	7.26	2.07	98	7.96	2.27	97
Closed-end, secured by first liens	12.95	9.73	69	13.32	10.10	70	13.02	9.81	67	13.25	10.69	66	12.48	10.57	63
Closed-end, secured by junior liens	0.16	0.19	60	0.29	0.24	73	0.25	0.22	71	0.41	0.28	75	0.55	0.31	79
Commercial real estate loans	9.59	22.35	19	10.07	22.30	22	9.73	22.22	22	10.31	22.23	25	10.33	21.58	26
Construction and land development	2.60	3.40	42	2.43	3.47	44	2.48	3.40	44	2.12	3.44	43	2.50	3.51	44
Multifamily	0.62	3.32	15	0.61	3.10	17	0.58	3.12	16	0.70	3.01	19	0.49	2.72	16
Nonfarm nonresidential	6.37	14.65	20	7.04	14.72	25	6.68	14.72	24	7.49	14.69	28	7.34	14.44	30
Real estate loans secured by farmland	0	0.35	8	0	0.33	8	0	0.33	8	0	0.36	9	0	0.41	24

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	42.61	60.51	22	42	56.15	24	41.89	57.15	24	42.43	57.46	26	42.82	56.49	30
Real estate loans secured by 1-4 family	28.40	20	75	27.93	19.51	79	27.93	19.43	79	28.42	20.75	76	28.70	21.10	78
Revolving	8.98	2.47	98	8.92	2.66	98	8.89	2.64	98	9.86	3.15	97	10.88	3.50	97
Closed-end	19.42	17.35	61	19.01	16.64	65	19.04	16.59	64	18.56	17.39	57	17.82	17.39	53
Commercial real estate loans	14.21	37.13	14	14.07	33.63	19	13.96	34.63	18	14.01	33.52	19	14.12	32.14	21
Construction and land development	3.86	5.69	41	3.39	5.18	40	3.56	5.26	41	2.88	5.09	39	3.42	5.20	42
1-4 family	0.53	1.19	46	0.38	0.94	39	0.39	0.93	41	0.35	0.94	40	0.41	1.02	41
Other	3.33	4.46	42	3.01	4.09	43	3.17	4.19	44	2.53	4.02	37	3	4.05	42
Multifamily	0.92	5.41	10	0.85	4.78	12	0.83	4.96	10	0.95	4.69	11	0.67	4.10	11
Nonfarm nonresidential	9.43	24.45	17	9.83	22.19	22	9.58	22.93	21	10.18	22.15	24	10.03	21.40	25
Owner-occupied	3.37	8.31	21	3.81	7.46	29	3.62	7.68	24	4.16	7.72	31	4.51	8.03	34
Other	6.07	15.83	15	6.02	14.52	18	5.96	14.95	17	6.02	14.34	19	5.52	13.38	20
Real estate loans secured by farmland	0	0.61	8	0	0.52	8	0	0.54	8	0	0.55	9	0	0.63	23
Loans to depository institutions and acceptances of other banks	0.12	0.03	89	0.08	0.06	83	0.08	0.06	84	0.12	0.11	83	0	0.12	59
Commercial and industrial loans	29.75	19.45	81	31.53	22.98	79	31.13	22.17	81	29.88	19.53	83	30.55	20.32	80
Loans to individuals	24.15	6.58	90	21.92	6.23	90	22.69	6.13	91	22.52	7.13	90	21.21	7.36	89
Credit card loans	1.19	0.51	83	1.23	0.63	82	1.26	0.65	81	1.49	0.81	80	1.43	1.02	80
Agricultural loans	0	0.38	11	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases	3.37	8.42	30	4.48	9.11	43	4.21	9.09	41	5.05	9.85	41	5.42	9.66	43
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	283.20	383.43	31	295.69	387.92	30	290.88	381.27	33	302.92	391.26	35	304.36	379.80	37
Real estate loans secured by 1-4 family	188.75	124.74	78	196.64	130.23	78	193.94	125.03	78	202.90	138.18	74	203.96	137.84	79
Revolving	59.66	15.53	97	62.82	18.32	97	61.75	17.42	98	70.40	21.26	96	77.34	23.33	96
Closed-end	129.08	107.54	65	133.82	110.40	62	132.19	106.14	64	132.50	115.20	61	126.63	112.79	59
Commercial real estate loans	94.46	238.58	17	99.04	237.16	22	96.94	234.65	21	100.03	229.44	25	100.38	219.72	26
Construction and land development	25.63	36.07	41	23.86	36.48	43	24.70	35.62	42	20.57	34.95	41	24.29	35.36	45
1-4 family	3.52	7.44	47	2.68	6.64	43	2.71	6.34	43	2.53	6.61	42	2.94	7.04	41
Other	22.11	28.34	43	21.18	28.60	43	21.99	28.16	44	18.04	27.32	42	21.35	27.26	45
Multifamily	6.15	35.29	13	6	32.93	15	5.73	32.74	14	6.79	31.04	16	4.78	27.85	16
Nonfarm nonresidential	62.68	156.30	18	69.19	156.60	23	66.51	155.06	23	72.68	152.10	27	71.31	147.22	29
Owner-occupied	22.37	52.63	22	26.79	52.43	27	25.14	52.37	26	29.70	53.07	32	32.05	54.89	35
Other	40.31	100.99	19	42.39	101.87	25	41.37	100.54	23	42.97	97.41	27	39.25	91.80	26
Real estate loans secured by farmland	0	3.67	7	0	3.43	8	0	3.44	8	0	3.60	8	0.02	4.02	24
Loans to depository institutions and acceptances of other banks	0.79	0.20	89	0.54	0.31	86	0.54	0.28	85	0.88	0.44	83	0	0.54	59
Commercial and industrial loans	197.69	116.17	84	222.01	150.16	81	216.12	139.91	83	213.34	122.02	86	217.13	128.82	81
Loans to individuals	160.47	36.56	90	154.33	36.83	92	157.55	37.47	92	160.83	43.51	93	150.75	42.67	91
Credit card loans	7.91	2.58	86	8.66	3.28	84	8.74	3.30	85	10.67	4.34	84	10.18	5.31	83
Agricultural loans	0	2.03	11	0	1.99	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases	22.42	47.63	34	31.53	49.92	44	29.26	49.54	40	36.04	52.44	47	38.49	51.79	45
Supplemental															
Non-owner occupied CRE loans / Gross loans	12.53	29.25	12	12.43	26.62	16	12.35	27.32	15	12.01	26.45	15	11.99	24.79	19
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	83.26	187.63	17	87.49	186.45	21	85.72	183.76	21	85.74	178.57	25	85.25	167.93	27
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	105.63	244.92	17	114.29	243.47	22	110.86	240.85	21	115.45	236.10	27	117.30	225.98	27

BHC Name

City/State

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.44	12.31	36	5.89	10.21	36	7.78	11.17	37	1.98	7.63	25	2.50	7.80	34
Liquid assets	22.15	29.12	33	19.96	24.65	43	21.79	26.22	39	16.88	22.44	41	17.57	22.72	44
Investment securities	14.66	20.37	30	14.21	17.19	37	14.28	17.85	34	14.37	16.99	42	15.06	17.27	42
Net loans and leases	66.52	58.81	70	70.20	63	67	68.38	61.58	68	72.86	63.77	73	72.36	63.98	72
Net loans, leases and standby letters of credit	67.88	59.61	71	71.37	63.89	68	69.57	62.48	69	74.15	64.84	73	73.65	65.07	73
Core deposits	79.88	75.52	60	75.13	69.20	55	76.10	70.67	54	67.93	63.09	50	66.67	62.13	51
Noncore funding	4.53	10.15	28	9.54	15.53	41	8.62	14.13	40	15.98	19.36	50	17.68	21.34	52
Time deposits of \$250K or more	0.87	1.67	30	1.90	2.35	46	1.72	2.11	48	3.52	2.94	61	3.20	2.89	62
Foreign deposits	0.23	0.33	82	0.34	0.36	82	0.13	0.36	81	0.22	0.43	81	0.13	0.47	79
Federal funds purchased and repos	0	1.19	22	0.13	1.44	29	0.13	1.47	27	0.16	1.94	27	0.72	1.97	42
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.54	39	0.13	0.59	44	0.13	0.54	44	0.16	0.48	44	0.72	0.54	54
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.96	0.88	65	1.51	1.75	60	1.14	1.24	58	1.65	3.01	37	1.11	3.67	28
Earning assets that reprice within 1 year	42.06	38.80	57	42.44	38.76	57	42.55	39.38	54	43.16	39.29	63	43.41	40.29	62
Interest-bearing liabilities that reprice within 1 year	2.67	6.64	15	4.80	8.86	31	4.61	8.20	33	9.72	10.19	57	9.86	10.01	57
Long-term debt that reprices within 1 year	0.13	0.27	71	0.44	0.52	70	0.43	0.47	73	0.48	0.96	62	0.65	1.34	63
Net assets that reprice within 1 year	39.25	30.83	70	37.20	27.76	70	37.50	29.11	67	32.96	26.63	65	32.89	27.38	61
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.92	-3.31	45	4.38	6.19	50	1.04	3.20	47	16.13	14.45	58	17.47	16.62	59
Net short-term noncore funding dependence	-7.43	-9.17	48	0.10	-2.71	56	-2.94	-4.76	53	8.44	3.38	60	7.84	4.66	52
Short-term investment / Short-term noncore funding	332.97	304.29	67	98.58	149.65	43	144.31	184.19	50	21.27	77.77	28	26.87	66.46	35
Liquid assets - short-term noncore funding / Nonliquid assets	25.20	36.72	37	17.47	24.47	47	20.98	28.18	45	9.12	16.97	41	10.01	16.04	47
Net loans and leases / Total deposits	81.65	73.05	72	87.98	82.06	64	85.14	79.43	69	96.24	90.31	67	97.02	90.08	74
Net loans and leases / Core deposits	83.33	78.83	61	93.45	92.26	55	89.85	88.34	61	107.26	103.93	65	108.54	105	66
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.43	0.50	56	0.80	1.73	42	0.74	1.57	42	0.25	0.72	41	-0.81	-0.82	39
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.07	1.06	26	3.76	4.54	51	3.49	4.31	47	0.60	1.36	35	-3.79	-1.98	6
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	9.06	13.65	53	10.10	11.41	58	12.33	11.38	62	13.42	12.67	61	17.18	16.19	56
Available-for-sale securities	90.62	84.59	47	89.68	86.72	42	87.43	87.23	38	86.39	85.40	40	82.07	81.88	43
U.S. Treasury securities	0.04	6.01	29	0.04	5.26	35	0.04	4.72	37	0.30	6.15	37	0.10	6.99	38
US agency securities (excluding mortgage-backed securities)	0	4.24	11	0	3.94	10	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0.01	8.38	15	0.01	9.87	18	0.01	9.83	17	0.02	7.75	18	0.02	9.16	16
Mortgage-backed securities	93.98	66.09	92	96.53	66.61	92	96.29	66.64	91	99.48	67.43	98	99.13	65.45	97
Asset-backed securities	5.65	2.45	77	3.19	1.91	75	3.40	1.91	74	0.01	1.66	51	0.01	2.05	54
Other debt securities	0	3.01	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0.32	0.29	68	0.22	0.38	57	0.25	0.35	61	0.19	0.40	53	0.75	0.42	72
Debt securities 1 year or less	11.32	8.18	71	8.20	11.25	50	9.22	10.55	54	3.34	11.86	23	3.69	11.91	24
Debt securities 1 to 5 years	0.17	17.39	1	0.70	17.70	5	0.60	17.03	5	1.08	17.94	8	1.52	19.18	11
Debt securities over 5 years	88.19	72.07	74	90.87	68.10	83	89.93	69.86	77	95.38	66.02	94	94.04	64.73	92
Pledged securities	17.43	33.37	29	17.10	37.16	27	17.19	35.67	29	19.27	30.57	38	18.78	33.30	32
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	49.67	64.27	54	221.45	124.80	78	334.97	183.32	78	-18.51	26.69	19	9.25	6.77	58
Investment securities	7.73	32.48	24	2.62	20.30	23	9.98	23.62	32	-1.57	11.75	23	-2.42	9.42	25
Core deposits	10.97	16.96	24	19.95	26	36	23.93	26.88	46	5.11	11.23	36	3.31	7.29	43
Noncore funding	-50.37	-21.64	14	-34.30	-6.57	12	-40.29	-12.18	17	-6.79	6.59	26	18.70	10.67	71

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			74,159,942	72,742,676	69,553,164
Commit: Secured commercial real estate loans	4,890,495	5,488,881	5,187,912	5,582,346	4,762,209
Commit: Unsecured real estate loans	197,629	215,077	271,095	0	0
Credit card lines (reported semiannually, June/Dec)			9,772,083	10,795,148	10,543,222
Securities underwriting	0	0	0	0	0
Standby letters of credit	2,546,440	2,092,345	2,176,729	2,137,086	2,071,625
Commercial and similar letters of credit	73,150	39,612	61,620	52,459	53,481
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	2,368,749	2,607,313	2,447,342	2,457,933	3,038,664
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	15,890,878	24,075,442	21,483,500	11,563,338	6,610,327
Written options contracts (interest rate)	4,171,585	4,385,998	4,264,643	4,618,632	4,644,909
Purchased options contracts (interest rate)	12,173,059	10,167,377	9,351,283	10,165,137	15,543,098
Interest rate swaps	148,211,365	157,329,957	155,421,249	152,660,308	105,882,672
Futures and forward foreign exchange	5,329,993	5,172,147	4,975,983	4,936,396	3,442,084
Written options contracts (foreign exchange)	327,515	239,538	295,804	342,927	169,981
Purchased options contracts (foreign exchange)	327,515	247,645	299,636	342,927	126,821
Foreign exchange rate swaps	10,357,079	10,788,303	11,217,876	9,478,636	6,127,457
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	30,307	6,795	11,981	2,056	0
Purchased options contracts (commodity and other)	5,445	1,438	1,425	682	0
Commodity and other swaps	503,560	166,574	232,856	89,596	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							40.36	22.01	90	43.80	23.52	88	43.20	24.05	87
Standby letters of credit	1.36	0.66	85	1.17	0.72	78	1.18	0.71	81	1.29	0.84	77	1.29	0.92	73
Commercial and similar letters of credit	0.04	0.02	82	0.02	0.02	72	0.03	0.02	78	0.03	0.02	77	0.03	0.02	73
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	1.26	0.24	90	1.45	0.39	90	1.33	0.35	89	1.48	0.42	91	1.89	0.52	91
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	105.21	47.31	87	118.37	51.49	87	112.97	48.62	87	116.93	68.47	85	88.54	65.81	82
Interest rate contracts	96.21	35.15	90	109.12	36.10	90	103.70	34.36	89	107.78	47.31	88	82.41	43.84	86
Interest rate futures and forward contracts	8.47	4.39	84	13.41	8.89	85	11.69	6.21	86	6.96	10.67	79	4.11	11.40	77
Written options contracts (interest rate)	2.22	1.69	78	2.44	2.33	74	2.32	2.18	72	2.78	2.47	82	2.88	2.16	81
Purchased options contracts (interest rate)	6.49	1.29	90	5.66	1.45	89	5.09	1.46	88	6.12	2.65	84	9.65	2.32	90
Interest rate swaps	79.03	20.27	93	87.61	20.71	93	84.59	20.83	93	91.91	28.86	92	65.76	26.74	90
Foreign exchange contracts	8.71	6.12	87	9.16	5.79	87	9.14	6.01	88	9.09	10.12	87	6.13	10.92	87
Futures and forward foreign exchange contracts	2.84	3.76	84	2.88	3.70	86	2.71	3.47	83	2.97	5.23	83	2.14	5.22	81
Written options contracts (foreign exchange)	0.17	0.04	90	0.13	0.03	87	0.16	0.03	88	0.21	0.05	86	0.11	0.14	85
Purchased options contracts (foreign exchange)	0.17	0.04	89	0.14	0.04	87	0.16	0.04	88	0.21	0.08	86	0.08	0.13	84
Foreign exchange rate swaps	5.52	0.76	92	6.01	0.73	93	6.11	0.77	93	5.71	2.03	91	3.81	2.17	89
Equity, commodity, and other derivative contracts	0.29	0.91	78	0.10	1.80	69	0.13	1.86	70	0.06	3.32	66	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0.02	0.31	79	0	0.54	72	0.01	0.52	74	0	0.98	71	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	78	0	0.38	72	0	0.37	73	0	0.94	69	0	1.29	34
Commodity and other swaps	0.27	0.30	81	0.09	0.31	76	0.13	0.32	76	0.05	0.38	74	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							57.78	42.82	76	60.78	45.53	75	60.86	44.93	75

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	197,328,301	212,581,214	207,556,236	194,200,635	142,547,349
Interest rate contracts	180,446,887	195,958,774	190,520,675	179,007,415	132,681,006
Foreign exchange contracts	16,342,102	16,447,633	16,789,299	15,100,886	9,866,343
Equity, commodity, and other contracts	539,312	174,807	246,262	92,334	0
Derivatives Position					
Futures and forwards	21,220,871	29,247,589	26,459,483	16,499,734	10,052,411
Written options	4,529,407	4,632,331	4,572,428	4,963,615	4,814,890
Exchange-traded	0	0	0	0	0
Over-the-counter	4,529,407	4,632,331	4,572,428	4,963,615	4,814,890
Purchased options	12,506,019	10,416,460	9,652,344	10,508,746	15,669,919
Exchange-traded	0	0	0	0	0
Over-the-counter	12,506,019	10,416,460	9,652,344	10,508,746	15,669,919
Swaps	159,072,004	168,284,834	166,871,981	162,228,540	112,010,129
Held for trading	144,729,228	155,504,772	156,359,441	140,003,597	115,359,022
Interest rate contracts	127,847,814	138,882,332	139,323,880	124,810,377	105,492,679
Foreign exchange contracts	16,342,102	16,447,633	16,789,299	15,100,886	9,866,343
Equity, commodity, and other contracts	539,312	174,807	246,262	92,334	0
Non-traded	52,599,073	57,076,442	51,196,795	54,197,038	27,188,327
Interest rate contracts	52,599,073	57,076,442	51,196,795	54,197,038	27,188,327
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	192,798,893	207,948,883	202,983,808	189,237,019	137,862,714
One year or less	63,625,948	72,286,845	69,275,193	47,821,122	36,144,244
Over 1 year to 5 years	119,194,854	114,790,032	127,010,270	109,620,800	80,010,722
Over 5 years	9,978,091	20,872,006	6,698,345	31,795,097	21,707,748
Gross negative fair value (absolute value)	1,205,145	506,077	634,349	321,886	414,478
Gross positive fair value	2,097,908	2,285,418	2,153,159	984,311	449,007
Held for trading	1,965,327	2,060,511	1,940,408	956,725	416,729
Non-traded	132,581	224,907	212,751	27,586	32,278
Current credit exposure on risk-based capital derivative contracts	1,625,567	1,972,784	1,863,890	960,798	443,745
Credit losses on derivative contracts	442	2,959	3,427	-34	-607
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	3,387	0	3,242	0
90+ days past due	0	0	0	0	34

BHC Name

City/State

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	91.45	94.10	24	92.18	94.62	23	91.79	94.10	25	92.18	93.44	29	93.08	92.91	34
Foreign exchange contracts	8.28	3.22	83	7.74	3.07	83	8.09	3.49	83	7.78	3.20	83	6.92	3.39	82
Equity, commodity, and other contracts	0.27	1.21	72	0.08	1.18	68	0.12	1.17	67	0.05	1.64	64	0	1.93	30
Futures and forwards															
Futures and forwards	10.75	12.59	61	13.76	14.59	61	12.75	14.05	58	8.50	13.49	56	7.05	12.78	52
Written options															
Written options	2.30	7.18	38	2.18	8.60	31	2.20	8.18	32	2.56	5.91	45	3.38	6.60	50
Exchange-traded															
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter															
Over-the-counter	2.30	6.91	41	2.18	8.13	33	2.20	7.73	34	2.56	5.10	48	3.38	5.49	53
Purchased options															
Purchased options	6.34	3.41	72	4.90	3.51	71	4.65	3.42	72	5.41	4.42	67	10.99	4.19	81
Exchange-traded															
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter															
Over-the-counter	6.34	3.01	77	4.90	2.98	73	4.65	2.86	75	5.41	3.35	72	10.99	3.20	86
Swaps															
Swaps	80.61	71.71	49	79.16	67.37	56	80.40	68.76	54	83.54	69.75	54	78.58	70.34	48
Held for trading															
Held for trading	73.34	40.70	64	73.15	43.02	63	75.33	43.53	64	72.09	44.16	59	80.93	46.31	61
Interest rate contracts															
Interest rate contracts	64.79	34.66	66	65.33	36.62	64	67.13	36.62	64	64.27	37.24	63	74.01	38.40	70
Foreign exchange contracts															
Foreign exchange contracts	8.28	1.55	89	7.74	1.45	89	8.09	1.60	89	7.78	1.60	89	6.92	1.85	88
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0.27	0.61	82	0.08	0.68	79	0.12	0.68	78	0.05	0.83	77	0	1.14	35
Non-traded															
Non-traded	26.66	59.30	35	26.85	56.98	36	24.67	56.47	35	27.91	55.84	40	19.07	53.69	38
Interest rate contracts															
Interest rate contracts	26.66	56.22	38	26.85	54.32	40	24.67	53.82	35	27.91	52.22	41	19.07	50.60	39
Foreign exchange contracts															
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	97.70	91.91	51	97.82	90.28	61	97.80	91.48	58	97.44	93.86	49	96.71	94.47	47
One year or less															
One year or less	32.24	27.90	64	34	31.66	62	33.38	32.05	61	24.62	32.17	54	25.36	32.51	58
Over 1 year to 5 years															
Over 1 year to 5 years	60.40	29.78	93	54	27.15	90	61.19	27.06	95	56.45	30.45	85	56.13	31.16	90
Over 5 years															
Over 5 years	5.06	29.19	20	9.82	28.15	29	3.23	29.56	15	16.37	28.09	37	15.23	28.71	38
Gross negative fair value (absolute value)															
Gross negative fair value (absolute value)	0.61	1.18	31	0.24	1.65	17	0.31	1.55	15	0.17	0.83	15	0.29	0.72	13
Gross positive fair value															
Gross positive fair value	1.06	1.59	29	1.08	2.48	21	1.04	2.23	17	0.51	1.19	19	0.31	0.85	10
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross negative fair value, absolute value (X)	0.07	0.05	78	0.03	0.07	50	0.04	0.07	58	0.02	0.06	57	0.03	0.06	68
Gross positive fair value (X)															
Gross positive fair value (X)	0.12	0.06	84	0.14	0.10	74	0.13	0.09	78	0.06	0.07	75	0.03	0.06	68
Held for trading (X)															
Held for trading (X)	0.11	0.05	87	0.13	0.07	78	0.12	0.07	79	0.06	0.06	78	0.03	0.05	74
Non-traded (X)															
Non-traded (X)	0.01	0.01	50	0.01	0.02	57	0.01	0.02	60	0	0.01	42	0	0.01	44
Current credit exposure (X)															
Current credit exposure (X)	0.09	0.05	82	0.12	0.07	74	0.11	0.06	78	0.06	0.05	76	0.03	0.04	76
Credit losses on derivative contracts															
Credit losses on derivative contracts	0	0	90	0.02	0	96	0.02	0	95	0	0	2	0	0	3
Past Due Derivative Instruments Fair Value															
30-89 days past due															
30-89 days past due	0	0	48	0.02	0	97	0	0	46	0.02	0	97	0	0	47
90+ days past due															
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	97
Other Ratios															
Current credit exposure / Risk-weighted assets															
Current credit exposure / Risk-weighted assets	1.07	0.59	80	1.35	0.91	75	1.27	0.85	75	0.67	0.73	75	0.33	0.53	74

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	2,442,978	1,251,717	1,251,717	1,242,352	1,236,100
Gross losses	438,730	612,007	843,006	614,881	493,327
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	159,221	108,712	149,954	184,994	176,795
Net losses	279,509	503,295	693,052	429,887	316,532
Provision for loan and lease losses	-308,257	1,340,289	1,431,089	439,252	322,784
Adjustments	0	453,224	453,224	0	0
Ending balance	1,855,212	2,541,935	2,442,978	1,251,717	1,242,352
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.22	-0.12	24	1.02	0.66	83	0.81	0.51	84	0.27	0.15	81	0.21	0.14	76
Provision for loan and lease losses / Average loans and leases	-0.32	-0.21	30	1.39	1.06	77	1.12	0.82	77	0.37	0.24	79	0.28	0.24	69
Provision for loan and lease losses / Net loan and lease losses	-110.29	-65.12	44	266.30	587.54	25	206.49	487.86	22	102.18	130.58	34	101.98	134.68	40
Allowance for loan and lease losses / Total loans and leases not held for sale	1.50	1.32	70	2.03	1.58	78	1.97	1.58	77	1.05	0.83	77	1.06	0.90	74
Allowance for loan and lease losses / Total loans and leases	1.47	1.30	68	1.98	1.55	77	1.91	1.55	75	1.02	0.81	74	1.06	0.89	75
Allowance for loan and lease losses / Net loans and leases losses (X)	4.98	17.40	13	3.79	11.29	18	3.52	11.58	16	2.91	8.03	31	3.92	7.54	42
Allowance for loan and lease losses / Nonaccrual assets	225.56	330.05	40	197.74	301.93	34	226.61	299.17	46	173.98	218.72	56	162.20	214.03	48
ALLL / 90+ days past due + nonaccrual loans and leases	158.90	271.93	29	112.42	249.38	20	109.80	244.34	17	129.31	151.73	51	134.30	160.51	52
Gross loan and lease losses / Average loans and leases	0.46	0.20	90	0.63	0.35	82	0.66	0.34	82	0.51	0.28	84	0.43	0.30	78
Recoveries / Average loans and leases	0.17	0.08	87	0.11	0.07	79	0.12	0.07	79	0.15	0.08	88	0.15	0.09	83
Net losses / Average loans and leases	0.29	0.12	90	0.52	0.28	81	0.54	0.27	82	0.36	0.21	80	0.28	0.22	73
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	18.89	25.09	46	17.68	24.77	40	24.39	33.98	38	37.50	36.22	64	34.50	41.30	51
Earnings coverage of net loan and lease losses (X)	7.10	26.30	24	4.11	20.97	22	3.94	22.91	17	6.26	24.40	24	7.92	21.75	29

Net Loan and Lease Losses By Type

Real estate loans	-0.09	0.02	3	0.05	0.04	65	0.15	0.04	88	0.08	0.01	93	0	0.02	37
Real estate loans secured by 1-4 family	-0.12	-0.01	3	-0.03	0.01	17	-0.04	0.01	15	-0.04	0.01	12	-0.01	0.01	23
Revolving	-0.09	-0.07	25	0.04	0.01	70	0.03	0.01	70	0.07	0.02	74	0.10	0.03	72
Closed-end	-0.13	-0.01	2	-0.06	0.01	10	-0.07	0	4	-0.09	0	4	-0.08	0.01	6
Commercial real estate loans	-0.03	0.04	7	0.19	0.06	89	0.54	0.07	96	0.31	0.01	98	0.02	0.01	67
Construction and land development	0	0.01	44	0	0	37	0	0	40	0	-0.01	60	0.01	-0.03	81
1-4 family	0	0	15	0	0	16	0	0	22	0	0	55	0.01	-0.01	92
Other	0	0.01	63	0	0	59	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	-0.01	0.01	6	-0.04	0	3	-0.03	0	6	0.01	0	87	0	0	31
Nonfarm nonresidential	-0.05	0.05	6	0.28	0.08	88	0.79	0.11	96	0.43	0.02	98	0.02	0.02	64
Owner-occupied	0.03	0.01	83	0.28	0.02	96	0.22	0.02	96	0.12	0.01	95	0.02	0.01	77
Other	-0.07	0.04	2	0	0.05	30	0.57	0.08	93	0.31	0.01	98	0	0.01	56
Real estate loans secured by farmland		-0.01			0.04			0.02			0.01		0	0	50
Commercial and industrial loans	0.49	0.19	84	0.56	0.46	65	0.54	0.47	64	0.15	0.37	28	0.10	0.31	23
Loans to individuals	0.59	0.72	53	0.95	1.25	55	0.86	1.13	53	1.06	1.17	56	1.02	1.16	56
Credit card loans	3.30	2.27	79	4.32	3.33	70	3.99	2.92	73	3.77	3.11	64	3.42	2.92	57
Agricultural loans		0.02			0.11			0.19			0.08			0.15	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	1.40	0.09	97	2.64	0.14	98	2.69	0.15	98	0.70	0.15	92	0.39	0.14	84

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	534,626	654,925	686,366	652,312	655,327
90+ days past due loans and leases	345,047	975,598	1,146,853	248,505	159,144
Nonaccrual loans and leases	822,505	1,285,465	1,078,057	719,480	765,933
Total past due and nonaccrual loans and leases	1,702,178	2,915,988	2,911,276	1,620,297	1,580,404
Restructured 30-89 days past due	42,753	35,306	30,662	50,681	53,353
Restructured 90+ days past due	82,829	7,300	15,898	9,815	8,555
Restructured nonaccrual	235,156	335,067	268,104	260,328	280,491
Total restructured loans and leases	360,738	377,673	314,664	320,824	342,399
30-89 days past due loans held for sale	1,387	918	788	91	1,897
90+ days past due loans held for sale	372	438	438	0	0
Nonaccrual loans held for sale	75,323	8,350	58,951	244	0
Total past due and nonaccrual loans held for sale	77,082	9,706	60,177	335	1,897
Restructured loans and leases in compliance	714,178	637,003	659,577	641,813	682,943
Other real estate owned	18,533	23,729	15,776	38,097	28,998
Other Assets					
30-89 days past due	863	4,398	868	3,945	0
90+ days past due	1,313	488	567	337	34
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	2,176	4,886	1,435	4,282	34

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.42	0.29	76	0.51	0.37	72	0.54	0.39	75	0.53	0.43	70	0.56	0.44	71
90+ days past due loans and leases	0.27	0.09	86	0.76	0.13	91	0.90	0.12	93	0.20	0.15	74	0.14	0.17	62
Nonaccrual loans and leases	0.65	0.54	71	1	0.66	81	0.84	0.66	72	0.59	0.51	64	0.65	0.54	68
90+ days past due and nonaccrual loans and leases	0.92	0.68	75	1.76	0.84	87	1.74	0.85	87	0.79	0.71	59	0.79	0.75	58
30-89 days past due restructured	0.03	0.01	87	0.03	0.01	84	0.02	0.01	79	0.04	0.01	84	0.05	0.02	80
90+ days past due restructured	0.07	0	93	0.01	0.01	80	0.01	0.01	86	0.01	0.01	79	0.01	0.01	78
Nonaccrual restructured	0.19	0.12	72	0.26	0.14	81	0.21	0.13	76	0.21	0.14	73	0.24	0.16	73
30-89 days past due loans held for sale	0	0	83	0	0	83	0	0	79	0	0	77	0	0	84
90+ days past due loans held for sale	0	0	84	0	0	83	0	0	82	0	0	42	0	0	43
Nonaccrual loans held for sale	0.06	0	93	0.01	0	81	0.05	0.01	89	0	0	80	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.42	0.29	76	0.51	0.37	72	0.54	0.40	75	0.54	0.43	70	0.56	0.44	71
90+ days past due assets	0.27	0.09	86	0.76	0.13	91	0.90	0.12	93	0.20	0.15	74	0.14	0.18	62
Nonaccrual assets	0.65	0.55	71	1	0.67	80	0.84	0.67	72	0.59	0.53	63	0.65	0.57	67
30+ days past due and nonaccrual assets	1.35	1	75	2.27	1.25	85	2.27	1.29	86	1.33	1.19	66	1.34	1.26	63
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.62	0.40	81	1.26	0.52	90	1.21	0.52	89	0.58	0.44	70	0.57	0.48	68
90+ days past due and nonaccrual assets + other real estate owned	0.63	0.42	81	1.27	0.55	90	1.22	0.55	89	0.61	0.48	68	0.59	0.52	63
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.90	0.48	87	1.11	0.61	89	0.98	0.60	86	0.88	0.53	85	0.96	0.60	82
Allowance for loan and lease losses	90.60	67.85	77	78.24	66.38	72	73.68	66.66	68	116.63	115.41	61	123.94	118.28	58
Equity capital + allowance for loan and lease losses	6.65	4.12	84	7.95	5.10	81	7.17	4.97	79	6.22	4.28	75	6.98	4.79	75
Tier 1 capital + allowance for loan and lease losses	8.64	4.89	86	10.55	6.26	87	9.47	6.05	82	8.53	5.65	79	9.29	6.16	78
Loans and leases + other real estate owned	1.33	0.82	84	1.55	0.98	82	1.41	0.97	79	1.19	0.85	77	1.31	0.96	75

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.48	0.25	82	0.48	0.35	73	0.31	0.39	49	0.32	0.38	49	0.39	0.42	54
90+ days past due	0.61	0.12	87	1.79	0.17	93	2.08	0.16	95	0.46	0.16	83	0.29	0.22	76
Nonaccrual	1.07	0.60	81	1.22	0.70	86	1.27	0.76	83	0.73	0.46	77	0.94	0.57	79
Commercial and industrial															
30–89 days past due	0.09	0.24	31	0.26	0.24	65	0.51	0.23	85	0.19	0.31	41	0.27	0.30	56
90+ days past due	0	0.02	17	0	0.03	18	0.04	0.03	71	0	0.05	33	0	0.05	33
Nonaccrual	0.40	0.65	40	0.95	0.80	66	0.71	0.75	53	0.61	0.83	45	0.42	0.76	39
Individuals															
30–89 days past due	0.77	0.60	71	0.92	0.74	73	1.04	0.83	71	1.37	0.83	78	1.39	0.84	83
90+ days past due	0.05	0.08	57	0.03	0.11	45	0.04	0.14	48	0.04	0.17	44	0.04	0.16	44
Nonaccrual	0.31	0.17	78	0.41	0.24	78	0.38	0.28	72	0.41	0.17	83	0.57	0.23	85
Depository institution loans															
30–89 days past due	0	0.03	44	0	0.01	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
Nonaccrual	0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural															
30–89 days past due		0.11			0.15			0.17			0.24			0.17	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.51			0.72			0.49			0.67			0.75	
Foreign governments															
30–89 days past due		0			3.73			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.17			0.04			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0.14	0.11	69	0.57	0.14	88	0.26	0.18	72	0.68	0.20	87	0.22	0.17	72
90+ days past due	0.01	0.01	83	0	0.01	71	0.03	0.01	84	0.01	0.01	75	0	0.01	63
Nonaccrual	0.04	0.13	56	2.14	0.19	96	0.04	0.15	51	0.07	0.13	53	0.02	0.14	45

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.69	0.36	82	0.41	0.51	47	0.40	0.65	33	0.45	0.67	38	0.45	0.71	36
	90+ days past due	0.91	0.25	87	2.68	0.36	90	3.12	0.33	91	0.68	0.31	83	0.44	0.46	74
	Nonaccrual	1.06	0.76	75	1.10	0.91	69	1.24	0.89	72	0.97	0.73	73	1.23	0.86	74
Revolving	30-89 days past due	0.33	0.33	51	0.53	0.40	66	0.53	0.48	55	0.75	0.45	77	0.65	0.50	68
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	1.54	1.05	77	1.93	1.28	79	2.05	1.13	81	1.65	1	79	1.92	1.17	80
Closed-end	30-89 days past due	0.86	0.36	85	0.35	0.52	43	0.34	0.65	28	0.30	0.70	22	0.33	0.75	23
	90+ days past due	1.33	0.27	88	3.94	0.41	91	4.57	0.38	92	1.04	0.35	85	0.71	0.53	77
	Nonaccrual	0.83	0.71	69	0.71	0.89	51	0.86	0.87	58	0.61	0.70	51	0.81	0.84	59
Junior lien	30-89 days past due	0.02	0.01	78	0.03	0.02	77	0.03	0.02	79	0.06	0.02	85	0.07	0.03	85
	90+ days past due	0	0	34	0	0	68	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.11	0.04	86	0.10	0.05	81	0.11	0.04	84	0.10	0.04	83	0.15	0.06	83
Commercial real estate	30-89 days past due	0.07	0.16	41	0.61	0.21	85	0.13	0.26	46	0.05	0.18	22	0.25	0.17	73
	90+ days past due	0.02	0.01	72	0.02	0.02	70	0.02	0.02	70	0	0.03	46	0	0.03	43
	Nonaccrual	1.09	0.48	83	1.47	0.53	93	1.34	0.62	88	0.24	0.23	61	0.34	0.28	68
Construction and development	30-89 days past due	0.12	0.15	68	0	0.24	13	0.08	0.28	41	0.01	0.28	27	0.20	0.21	60
	90+ days past due	0.01	0.01	82	0.01	0.01	75	0.01	0.01	78	0.01	0.02	71	0	0.02	31
	Nonaccrual	0.22	0.31	68	0.06	0.32	35	0.06	0.41	37	0.06	0.20	45	0.04	0.19	39
1-4 family	30-89 days past due	0.01	0.03	65	0	0.03	29	0.03	0.03	69	0	0.06	25	0	0.06	25
	90+ days past due	0	0	45	0.01	0	87	0.01	0	86	0	0	41	0	0	43
	Nonaccrual	0.03	0.02	81	0.05	0.03	76	0.05	0.03	78	0.06	0.02	84	0.04	0.02	75
Other	30-89 days past due	0.11	0.10	75	0	0.17	16	0.05	0.22	46	0.01	0.20	36	0.20	0.13	74
	90+ days past due	0.01	0	86	0	0	39	0	0	40	0.01	0.01	78	0	0.02	33
	Nonaccrual	0.18	0.25	72	0.01	0.26	30	0.01	0.35	28	0	0.17	14	0	0.15	15
Multifamily	30-89 days past due	0.27	0.09	83	0	0.09	24	0	0.09	22	0	0.08	19	0.01	0.10	45
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.02	0.13	51	0.03	0.09	50	0.03	0.11	48	0.03	0.05	56	0.40	0.08	90
Nonfarm non-residential	30-89 days past due	0.04	0.12	33	0.87	0.21	92	0.16	0.23	55	0.06	0.14	31	0.29	0.17	76
	90+ days past due	0.02	0.01	74	0.02	0.02	73	0.02	0.02	74	0	0.03	22	0	0.03	47
	Nonaccrual	1.56	0.58	89	2.09	0.68	93	1.93	0.80	89	0.31	0.28	62	0.43	0.30	67
Owner Occupied	30-89 days past due	0.03	0.04	58	0.35	0.07	93	0.16	0.07	81	0.06	0.07	54	0.02	0.09	20
	90+ days past due	0.02	0	89	0.02	0	89	0.02	0	87	0	0.01	26	0	0.01	53
	Nonaccrual	0.21	0.20	56	0.50	0.26	83	0.51	0.27	80	0.31	0.16	76	0.41	0.17	87
Other	30-89 days past due	0	0.07	23	0.52	0.13	88	0	0.14	27	0	0.07	9	0.27	0.07	90
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	1.35	0.31	91	1.59	0.36	93	1.42	0.44	91	0	0.10	9	0.02	0.13	22
Farmland	30-89 days past due		0.13			0.24			0.11			0.23		0	0.25	23
	90+ days past due		0.01			0.01			0			0.01		0	0.01	42
	Nonaccrual		1.06			1.49			1.13			0.84		0	1.23	19
Credit card	30-89 days past due	0.93	0.79	60	1.05	0.92	56	1.13	0.95	63	1.32	1.19	59	1.29	1.22	52
	90+ days past due	0	0.40	16	0	0.55	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual	0.79	0.08	93	1.01	0.06	94	1.02	0.05	95	1.15	0.11	94	1.12	0.09	95

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	14,267,868	14,303,872	14,322,015	14,542,928	15,687,408
Retained earnings	8,049,140	6,773,283	7,012,451	6,498,131	5,385,159
Accumulated other comprehensive income (AOCI)	-507,086	10,549	-58,886	-409,477	-1,095,620
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	21,809,922	21,087,704	21,275,580	20,631,582	19,976,947
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	6,733,653	6,733,456	6,728,749	6,737,979	6,587,698
Accumulated other comprehensive income-related adjustments	-507,086	10,550	-58,886	-409,477	-1,095,620
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	15,583,355	14,343,698	14,605,717	14,303,080	14,484,869
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	15,583,355	14,343,698	14,605,717	14,303,080	14,484,869
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	2,013,874	1,964,870	1,965,049	1,569,788	839,563
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	2,013,874	1,964,870	1,965,049	1,569,788	839,563
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	2,013,874	1,964,870	1,965,049	1,569,788	839,563
Tier 1 Capital	17,597,229	16,308,568	16,570,766	15,872,868	15,324,432
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,207,201	1,297,886	1,204,553	1,371,738	1,499,318
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	1,488,940	1,818,953	1,825,905	1,296,165	1,333,052
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	2,696,141	3,116,839	3,030,458	2,667,903	2,832,370
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	2,696,141	3,116,839	3,030,458	2,667,903	2,832,370
Exited advanced approach tier 2 capital					
Total capital	20,293,370	19,425,407	19,601,224	18,540,771	18,156,802
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	186,860,377	178,267,703	181,670,000	165,105,996	159,150,631
Less: Deductions from common equity tier 1 capital	6,733,654	6,733,456	6,728,750	6,737,979	6,587,698
Less: Other deductions	-400,870	-404,467	-428,335	-413,729	-463,400
Total assets for leverage ratio	180,527,593	171,938,714	175,369,585	158,781,746	153,026,333
Total risk-weighted assets	151,795,946	146,131,465	146,780,589	142,914,599	136,201,675
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	10.27	12.59	16	9.82	12.26	12	9.95	12.35	13	10.01	12.11	21	10.63	12.09	29
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.59	13.31	21	11.16	12.97	22	11.29	13.08	22	11.11	12.78	25	11.25	12.85	28
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	13.37	15.21	15	13.29	15.12	20	13.35	15.23	18	12.97	14.36	30	13.33	14.45	35
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.75	9.07	72	9.49	9.05	67	9.45	9.13	63	10	9.76	61	10.01	9.71	61
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	2,540	2,834	3,985	4,521	2,363	-10.37	-41.39
Other insurance activities income	2,540	2,834	3,985	4,521	2,363	-10.37	-41.39
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	2,427,870	1,751,006	1,756,299	1,725,461	1,697,652	38.66	51.76

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.05	0.38	46	0.05	0.41	47	0.06	0.41	48	0.07	0.47	47	0.04	0.47	43
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54	
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			160.49	
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Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.48	11.72	52	9.29	11.07	42	9.24	11.03	41	10.08	11.51	46	10.25	10.22	49
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		84,826			84,219			91,807			84,312			69,033	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.05	0.44	80	0.05	0.75	77	0.05	0.75	76	0.05	1.39	73	0.04	1.79	72

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	1,310,602	1,326,580	1,120,105	1,115,501	1,044,232
Real estate loans	17,888	18,054	17,036	20,373	19,920
Commercial and industrial loans	1,144,629	1,209,072	1,004,043	949,941	1,024,312
Loans to depository institutions and other banks acceptances	148,085	99,454	99,026	145,187	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,310,602	1,326,580	1,120,105	1,115,501	1,044,232
Total foreign deposits	427,080	603,751	242,208	364,592	201,430
Interest-bearing deposits	427,080	603,751	242,208	364,592	201,430
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits	0.12	0.12	62	0.36	0.48	42	0.33	0.42	42	0.70	1.19	33	0.47	0.97	28

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans	0.05	0.86	18		0.43			0.64		0.09	0.29	20		1.53	
Foreign governments and institutions		0			0			0			0			0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Growth Rates															
Net loans and leases	-1.20	-0.16	55	23.73	-0.58	85	0.41	-2.40	61	6.83	22.48	56	25.85	7.24	75
Total selected assets	-1.20	3.36	47	23.73	2.65	80	0.41	2.04	51	6.83	12.40	62	25.85	3.24	81
Deposits	-29.26	10.74	6	97.16	-1.43	96	-33.57	3.46	23	81	10.36	93	-51.45	5	16

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.39	0.29	0.33	0.23	0.03

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	946,523	669,487	996,456	1,220,227	1,717,272	41.38	125.89
Dividends	870,000	600,000	900,000	1,130,000	1,650,000	45.00	145.07
Interest	26,258	32,252	42,014	48,391	45,853	-18.58	-38.48
Management and service fees	50,265	37,235	54,442	41,836	21,419	34.99	135.51
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	47,967	34,498	44,055	11,785	6,993	39.04	
Dividends	46,831	30,699	39,918	8,341	5,308	52.55	
Interest	1,136	3,799	4,137	3,444	1,685	-70.10	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	994,490	703,985	1,040,511	1,232,012	1,724,265	41.27	137.33
Securities gains (losses)	0	0	0	0	335		
Other operating income	3,348	4,192	1,114	996	978	-20.13	-40.37
Total operating income	997,838	708,177	1,041,625	1,233,008	1,725,578	40.90	134.98
Operating Expenses							
Personnel expenses	27,253	18,477	27,286	35,032	25,334	47.50	5.66
Interest expense	90,410	88,748	119,781	86,834	88,923	1.87	19.92
Other expenses	21,513	23,699	30,049	27,230	22,317	-9.22	92.87
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	139,176	130,924	177,116	149,096	136,574	6.30	23.89
Income (loss) before taxes	858,662	577,283	864,539	1,083,912	1,589,004	48.74	174.94
Applicable income taxes (credit)	-13,727	-9,926	-15,622	-9,613	-12,688		
Extraordinary items							
Income before undistributed income of subsidiaries	872,389	587,209	880,161	1,093,525	1,601,692	48.57	165.31
Equity in undistributed income of subsidiaries	916,263	14,281	177,291	697,013	119,778	6315.96	111.00
Bank subsidiaries	923,072	14,393	169,832	681,765	108,918	6313.34	114.35
Nonbank subsidiaries	-6,809	-112	7,459	15,248	10,860		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	1,788,652	601,490	1,057,452	1,790,538	1,721,470	197.37	134.40
Memoranda							
Bank net income	1,793,072	614,393	1,069,832	1,811,765	1,758,918	191.84	128.23
Nonbank net income	40,022	30,587	47,377	23,589	16,168	30.85	1007.42
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	23,778,160	88.88	23,218,610	88.85	23,312,138	88.46	23,118,498	21,747,261	2.41	9.80
Common and preferred stock	22,636,175	84.61	22,073,641	84.47	22,163,855	84.10	21,972,511	20,589,705	2.55	10.40
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	1,125,000	4.20	1,125,000	4.30	1,125,000	4.27	1,125,000	1,125,000	0.00	0.00
Other receivables	16,985	0.06	19,969	0.08	23,283	0.09	20,987	32,556	-14.94	-35.86
Investment in nonbank subsidiaries	266,392	1	273,517	1.05	211,143	0.80	219,254	153,308	-2.60	213.37
Common and preferred stock	121,388	0.45	98,430	0.38	106,001	0.40	98,542	83,294	23.32	145.68
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	145,000	0.54	175,000	0.67	105,000	0.40	120,000	70,000	-17.14	314.29
Other receivables	4	0	87	0	142	0	712	14	-95.40	-99.33
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	2,548,202	9.52	2,488,225	9.52	2,679,779	10.17	1,417,514	961,454	2.41	258.48
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	589	0	564	0	558	0	653	547	4.43	1.73
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	160,576	0.60	152,199	0.58	151,040	0.57	127,418	116,488	5.50	32.06
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	26,753,919	100.00	26,133,115	100.00	26,354,658	100.00	24,883,337	22,979,058	2.38	18.52
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	1,540,137	5.76	1,888,345	7.23	1,888,797	7.17	845,612	348,885	-18.44	342.14
Subordinated notes and debentures	1,556,554	5.82	1,550,183	5.93	1,551,935	5.89	1,639,288	1,638,546	0.41	-20.98
Other liabilities	234,445	0.88	225,867	0.86	240,630	0.91	197,068	175,116	3.80	216.82
Balance due to subsidiaries and related institutions	0	0	0	0	131	0	0	0		
Total liabilities	3,331,136	12.45	3,664,395	14.02	3,681,493	13.97	2,681,968	2,162,547	-9.09	39.25
Equity Capital	23,422,783	87.55	22,468,720	85.98	22,673,165	86.03	22,201,369	20,816,511	4.25	16.06
Perpetual preferred stock (income surplus)	2,013,874	7.53	1,964,870	7.52	1,965,049	7.46	1,569,788	839,563	2.49	714.98
Common stock	5,711	0.02	5,697	0.02	5,699	0.02	5,682	5,668	0.25	1.15
Common surplus	18,980,506	70.94	18,921,522	72.40	18,939,664	71.86	18,890,593	18,815,088	0.31	1.28
Retained earnings	7,648,127	28.59	6,189,430	23.68	6,444,987	24.45	6,498,131	5,385,159	23.57	207.99
Accumulated other comprehensive income	-507,087	-1.90	10,549	0.04	-58,886	-0.22	-409,477	-1,095,619		
Other equity capital components	-4,718,348	-17.64	-4,623,348	-17.69	-4,623,348	-17.54	-4,353,348	-3,133,348		
Total liabilities and equity capital	26,753,919	100.00	26,133,115	100.00	26,354,658	100.00	24,883,337	22,979,058	2.38	18.52
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.40	12.52	36	3.62	6.29	22	4.76	7.29	24	8.32	9.68	27	8.55	10.40	27
Bank net income / Average equity investment in banks	10.69	12.35	41	3.72	6.43	21	4.85	7.45	22	8.49	10.51	28	8.61	11.19	25
Nonbank net income / Average equity investment in nonbanks	43.87	13.18	88	40.17	8.01	92	46.26	9.75	94	26	7.89	88	20.46	7.10	85
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	100.25	96.45	40	102.15	87.60	43	101.17	88.16	39	101.19	82.22	41	102.18	82.56	48
Nonbank net income / Parent net income	2.24	3.22	66	5.09	4.43	76	4.48	3.59	75	1.32	5.93	61	0.94	3.78	56
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	14.22	16.51	57	16.31	20.37	59	16.24	20.06	61	12.08	20.43	54	10.39	20.88	47
Total debt / Equity capital	13.22	11.37	70	15.30	14.74	67	15.18	14.41	69	11.19	14.31	62	9.55	14.69	57
Total debt + notes payable to subs that issued TPS / Equity capital	13.22	13.41	58	15.30	17.04	61	15.18	16.67	63	11.19	16.36	57	9.55	17.10	48
Total debt + Loans guaranteed for affiliate / Equity capital	13.22	11.46	69	15.30	15.02	67	15.18	14.68	69	11.19	14.56	61	9.55	15.14	56
Total debt / Equity capital – excess over fair value	13.22	11.47	70	15.30	14.86	67	15.18	14.52	68	11.19	14.51	62	9.55	14.81	57
Long-term debt / Equity capital	13.22	10.65	70	15.30	13.73	68	15.18	13.56	69	11.19	13.04	62	9.55	13.37	58
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	59.70	40.69	65	46.76	32.61	63	46.85	34.67	58	20.27	28.44	45	13.77	28.63	36
Double Leverage															
Equity investment in subs / Equity capital	97.16	103.15	12	98.68	103.27	20	98.22	102.81	22	99.41	103.22	25	99.31	103.10	26
Total investment in subs / Equity capital	102.65	108.29	41	104.55	110.46	49	103.75	110.16	43	105.12	111.07	47	105.21	112.48	47
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.28	0.27	12	-0.37	0.69	16	-0.38	0.47	19	-0.07	0.36	24	-0.08	0.35	26
Equity investment in subs – equity cap / Net income-div (X)		0.85			2.31			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	141.04	152.56	53	101.59	128.63	37	111.08	136.59	41	148.47	177.68	44	273.22	162.34	89
Cash from ops + noncash items + op expense / Op expense + dividend	148.41	155.61	55	97.40	142.45	26	119.29	147.24	42	162.56	190.27	45	289.62	174.91	88
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	88.41	94.59	38	180.19	140.42	71	232.26	134.08	86	155.12	116.34	79	141.82	103.19	84
Pretax operating income + interest expense / Interest expense	1,049.74	1,645.53	43	750.47	1,826.91	46	821.77	2,016.32	42	1,348.26	1,968.54	53	1,886.94	2,898.75	69
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,049.74	1,896.20	43	750.47	1,413.95	48	821.77	1,539.23	45	1,348.26	1,632.83	56	1,886.94	1,369.37	71
Dividends + interest from subsidiaries / Interest expense + dividends	140.30	174.48	48	99.78	144.62	32	109.61	150.43	33	153.44	210.80	36	289.11	188.90	82
Fees + other income from subsidiaries / Salary + other expenses	103.07	12.03	98	88.28	14.76	94	94.95	13.95	96	67.19	16.52	83	44.95	16.08	78
Net income / Current part of long-term debt + preferred dividends (X)	22.21	40.79	45	8.01	26.65	32	9.82	35.64	30	24.54	57.11	54	60.14	33.93	84
Other Ratios															
Net assets that reprice within 1 year / Total assets	9.41	3.29	86	9.41	3.69	82	10.04	3.85	83	5.62	2.64	76	4.17	2.61	64
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.17	1.76	56	0.18	2.95	54	0.14	2.66	53	0.16	5.62	47	0.11	5.50	42
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

City/State

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	66.78	69.90	54	98.68	84.44	68	88.60	81.10	62	62.99	57.84	63	31.22	57.26	23
Dividends declared / Net income.....	32.57	27.22	61	96.33	49.77	89	73.75	42.29	90	38.47	33.08	57	29.05	27.33	48
Net income – dividends / Average equity.....	7.01	9.25	35	0.13	3.19	18	1.25	4.14	17	5.12	6.46	30	6.07	7.33	34
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	149.33	160.45	55	103.55	130.19	42	115.41	132.17	45	164.05	178.13	47	329.95	157.73	85
Dividends from nonbank subsidiaries.....	8.04	6.19	77	5.30	3.74	76	5.12	3.41	77	1.21	7.53	58	1.06	7.13	65
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries.....	157.36	213.42	48	108.85	167.02	35	120.53	174.85	34	165.26	260.40	35	331.01	215.26	80
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	48.52	43.30	54	97.66	61.85	76	84.13	60.28	72	62.37	66.55	41	93.81	60.71	85
Interest income from bank subsidiaries.....	1.46	0.11	95	5.25	0.48	93	3.93	0.36	94	2.67	0.54	88	2.61	0.52	89
Management and service fees from bank subsidiaries.....	2.80	0.87	82	6.06	1.79	84	5.09	1.47	82	2.31	1.55	78	1.22	1.88	76
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries.....	52.79	48.70	54	108.97	71.13	74	93.14	62.88	76	67.35	69.36	43	97.63	63.43	81
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	117.01	66.90	77	100.37	52.29	80	84.26	56.39	61	35.36	82.95	42	32.83	51.40	50
Interest income from nonbank subsidiaries.....	2.84	2.38	77	12.42	4.57	82	8.73	7.38	78	14.60	20.25	71	10.42	18.56	67
Management and service fees from nonbank subsidiaries.....	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries.....	119.85	94.31	72	112.79	70.62	74	92.99	79.84	59	49.96	150.41	29	43.25	99.33	35
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	87.19	72.55	39	84.72	68	41	86.40	69.76	40	91.65	67.32	46	95.62	65.18	61
Interest income from bank subsidiaries.....	2.63	0.27	92	4.55	1.03	90	4.03	0.63	90	3.92	0.80	88	2.66	0.92	82
Management and service fees from bank subsidiaries.....	5.04	1.64	84	5.26	2.06	78	5.23	1.87	81	3.39	1.81	80	1.24	2.01	76
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries.....	94.86	82.68	37	94.54	80.80	40	95.66	82.20	40	98.96	78.80	61	99.52	74.20	70
Dividends from nonbank subsidiaries.....	4.69	3.56	78	4.33	2.36	79	3.83	1.95	81	0.68	2.65	59	0.31	2.57	62
Interest income from nonbank subsidiaries.....	0.11	0.20	83	0.54	0.90	81	0.40	0.73	81	0.28	1.19	74	0.10	2.32	66
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries.....	4.81	5.69	73	4.87	5.80	72	4.23	4.70	74	0.96	7.29	51	0.41	7.64	51
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt.....	0	28.03	13	0	27.05	12	0	27.08	12	0	28.33	11	0	26.53	12